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ABSTRACT

Rusbult's Investment Model, a theoretical model of commitment based on notions of social exchange and interdependence theory, was used to predict college commitment in traditional-age and adult college students. A questionnaire assessing rewards, costs, investments, alternatives, and commitment to college was administered to 216 traditional-age students (83 males and 133 females) who attended regular weekday classes at a midsized private university in the Northeast and 204 adult students (77 males and 127 females) enrolled in a Saturday College program designed for older adults wishing to complete their baccalaureate degree by attending Saturday classes. Rewards, investments of time and money, and investments represented by potential losses upon leaving proved to be significant predictors of commitment for traditional-age students. Rewards, investments represented by potential losses upon leaving, and few perceived acceptable alternatives were determined to be significant predictors of commitment for adult students. Costs did not affect commitment for either traditional-age or adult students. It was concluded that increasing traditional-age and adult students' commitment to their college may require policies and procedures developed in consideration for the differences between the two age groups. (Contains 31 references.) (MN)



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Predicting Commitment in Adult and Traditional-Age Students:

Applying Rusbult's Investment Model to the Study of Retention

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Abstract

Psychological commitment was posited as a potentially useful construct in informing retention efforts in higher education. Rusbult's Investment Model was used to predict college commitment in traditional-age and adult students. Participants in the study were 216 traditional-age (83 males and 133 females) and 204 adult (77 males and 127 females) students, who completed a questionnaire assessing rewards, costs, investments, alternatives, and commitment to their college. Rewards, investments of time and money, and investments represented by potential losses upon leaving were significant predictors of commitment for traditional-age students. Rewards, investments represented by potential losses upon leaving, and alternatives were significant predictors of commitment for adult students. These results suggest that increasing traditional-age and adult students' commitment to their college may require policies and procedures that attend to the differences between these two groups.



Predicting Commitment in Adult and Traditional-Age Students:

Applying Rusbult's Investment Model to the Study of Retention

Student retention issues became increasingly important to college and university administrators during the 1980s, when enrollments dropped as the post-baby boomer generation entered college (Astin, Korn, & Green, 1987). In 1987 Tinto reported that 40% of all college entrants leave higher education without earning a degree, and 75% of those who leave do so in the first two years. As the number of students who enter college decreases, it is important for college administrators to find new ways to retain a higher percentage of the shrinking population of college students. In addressing college retention issues it is also important not to overlook a recent trend in higher education: the increasing prevalence of adult students in college classrooms. By 1988 45% of the college student population in the United States was over 25 years of age (Hirschorn, 1988). By the beginning of the 21st century, fully half of all college students will be over the age of 25, and 20 percent will be over the age of 35 (Donaldson & Ross-Gordon, 1992).

Extant literature on the characteristics of adult and traditional-age students argues for a distinction between these two groups which could inform research and policy on student retention. Differences between adult and traditional-age students that have been discussed in the literature can be divided into six categories: demographic variables, motivational issues, expectations, identity issues, psychological correlates, and social integration.



Characteristics of Adult and Traditional-Age Students

Demographic Variables

Adult college students are most often distinguished from traditional-age students by their age (25 years or older), enrollment status (part-time), and residence (commuter). Further, they tend to be a more heterogeneous population than traditional students (Bean & Metzner, 1985).

Motivational Issues

Motivation can be thought of in two distinct ways: as reasons for choosing to attend college and as effort exerted once a student is enrolled. Adult college students may enter college for reasons distinct from those of traditional-age college students: career adjustment reasons (e.g., change of career, promotion, or mandatory continuing education), general life enhancement, or a change in their life situation. Likewise, they may enter college for reasons similar to those of traditional college students: the social acceptability and value placed on a college education and because educational institutions are actively recruiting all age groups (Apps, 1981). Once enrolled in college, adult students tend to exhibit more effort (Mercer, 1993; Ross, 1989) and are believed to be more motivated by academic than by social factors (Bean & Metzner, 1985; Tinto, 1975). This academic motivation may be related to adult students' more career-focused reasons for obtaining a college degree (Darkenwald, 1981).



Expectations

Prior to matriculating, college students are likely to have an implicit set of expectations for their college experience. There are a variety of "goods" that students could receive from their college experience, including academic and social outcomes, in exchange for their time and effort. It may be that these expected outcomes differ for younger and older students in that the younger students may be less aware or conscious of this exchange relationship. Adult students may have a heightened awareness of this exchange relationship and may tend to expect that the outcomes (e.g., grades, career options) for their investments (e.g., tuition, time, energy) represent a fair exchange (Mercer, 1993; Spanard, 1990).

Identity Issues

Students who enroll in college can expect to deal with issues related to who they are and where they fit into the institution. For traditional-age students in Western culture, enrolling in college and adopting a student identity is part of a natural progression toward adulthood. Further, educational institutions are organized to assist traditional students with this transition. However, for mature individuals the student role occurs out of sequence of expected life events, thus putting their identity at risk (Mercer, 1993) and minimizing the significance of the student role and the ties that connect them to the institution (Darkenwald, 1981). Therefore, neither adult students nor educational institutions are equipped to deal with their struggles to adapt.



Psychological Correlates

Although college instructors may cite anecdotal evidence in support of their notions of the typical adult student (e.g., greater concern over grades, greater anxiety), there appears to be little research on psychological variables that distinguish traditional-age from adult students. A study by Escott, Semlak, and Comadena (as cited in Ross, 1989) found that adult students exhibited greater self-esteem, greater internal locus of control, and lower test anxiety than traditional students. However, much more research needs to be conducted before firm conclusions are drawn about perceived psychological differences between these two groups. Social Integration

Traditionally, college life has been viewed as encompassing more than merely what goes on in the classroom. Traditional-age students are generally encouraged to participate in the social (e.g., intramural sports, clubs, social events) as well as the academic dimensions of college life. In contrast, adult students do not participate in extracurricular activities to the same extent as traditional-age students (Kuh & Ardaiolo, 1979). Bean and Metzner (1985) further argue that adult students exhibit less interaction with their peers and faculty and make less use of campus services than do traditional-age students. Presumably, for adult students the greater influence of external variables such as outside role responsibilities (e.g., jobs, children) reduces the opportunities to be involved in the social integration aspects of college life (Bean & Metzner, 1985; Ross, 1989).

The extent of documented differences between adult and traditional-age students dictates that research on student persistence must take account of these data. If we base



policies upon research that masks such age-related differences, then efforts to recruit and retain students are not likely to be as effective as they could be.

Research on Student Retention

The high percentage of non-persisting students in higher education has spawned both empirical studies to identify the factors that predict student attrition and institutional efforts to minimize student attrition. Early research on student persistence typically focused on student or institutional characteristics that predict dropout behavior in students (e.g., Gosman, Dandridge, Nettles, & Thoeny, 1983; Haviland, Shaw, & Haviland, 1984). Research efforts soon shifted away from merely describing who stays in college and who leaves to understanding why students stay or leave. Among the models that have been advanced, two models of persistence have received considerable attention: Tinto's (1975) Student Integration Model and Bean's (1982) Model of Student Attrition (Cabrera, Castaneda, Nora, & Hengstler, 1992). Although Tinto's model does not differentiate between traditional-age and adult student populations, Bean and Metzner (1985) adapted Bean's original model to adult undergraduates.

Tinto (1975) formulated a theoretical model that predicted college persistence based upon the complex interactions between individual students and the academic and social systems of their educational institutions. In Tinto's model persistence is based upon students' successful academic and social integration. Background variables such as high school grades or sex of the student are believed to affect students' commitment levels to the goal of completing a college degree and to their college. Tinto argued that these goal and institutional commitments influence students' academic and social integration which, in turn, lead to new



levels of commitment. These commitment levels that result from academic and social integration directly influence college persistence.

Bean and Metzner (1985) developed a model of adult student attrition. Their resulting model included four sets of variables and two sets of outcomes that contribute to the decision to drop out of college. The four sets of variables are background and defining variables (e.g., age, high school GPA), environmental variables (e.g., finances, family responsibilities), academic variables (e.g., study habits, course availability), and intent to leave college, and the two sets of outcomes are academic (i.e., college GPA) and psychological (e.g., satisfaction with education, level of stress). The environmental, academic, and background variables, as well as the academic and psychological outcomes, are all predicted to influence intent to leave, which is posited to be the best predictor of actual dropout in the model. It is worth noting that Bean and Metzner considered, but rejected, social integration variables (e.g., peer friendships on campus, relationships with instructors outside of class) as a component of their model, based upon research evidence that social integration is not a major factor in attrition decisions among adult students.

Retention and Psychological Commitment

The Tinto (1975) and Bean and Metzner (1985) models are certainly comprehensive in scope. However, as Tinto (1982) has argued about models of attrition, current theories cannot be expected to explain everything; researchers must make decisions about what variables to include in predictive models. One problem with theoretical models that are overly comprehensive in scope is that they lack parsimony, which is a recognized attribute of



a good theory. That is, a good theory explains the greatest variance with the fewest variables. Because of the need for parsimony, we sought to focus on a variable central to the issue of retention that also has the potential for extensive explanatory power. A potentially strong variable in this regard is psychological commitment. Tinto's (1975) model suggests that the construct of commitment is directly related to retention. Commitment has been associated with managerial and employee turnover (Porter, Crampon, & Smith, 1976; Mowday, Steers, & Porter, 1979), desire and intent to remain with an organization (Steers, 1977), and some measures of academic success (e.g., Kluger & Koslowsky, 1988). These results speak to the same general issues that retention researchers explore. Psychological commitment mechanisms (Kanter, 1968) could inform retention efforts by measuring the likelihood that an individual will feel psychologically attached to his or her academic institution (Rusbult & Farrell, 1983).

Porter, Crampon, and Smith (1976) and Mowday, Steers, and Porter (1979) defined commitment as the willingness to exert extra effort on behalf of the organization, the desire to maintain membership in the organization, and the acceptance of the goals and values of the organization. Extrapolating to the college setting, it is likely that commitment levels would predict a variety of indicators such as desire to exert effort on behalf of the college, desire to persist until graduation, and acceptance of the college mission. These indicators may well include financial and personal support of the institution both during the students' college experience and in their alumni years (Neumann, 1984).



Rusbult's Investment Model of Commitment

Rusbult (1980) proposed a theoretical model of commitment that has proven useful in a variety of contexts. Rusbult's Investment Model is based on notions of social exchange (Blau, 1964; Homans, 1961) and interdependence theory (Kelley & Thibaut, 1978; Thibaut & Kelley, 1959). Rusbult developed the model in order to explore attachment to and continuation of close relationships. Rusbult and Farrell (1983) have also used the model to explore job commitment as it relates to turnover. Because we are interested in issues of student persistence in higher education, the model will be explained here in terms of commitment to a college.

First, the investment model differentiates satisfaction from commitment. Satisfaction is defined as the positive affect one feels for a college, whereas commitment is the tendency to feel psychologically "attached" to the college and the intent to continue to attend that college until graduation. This definition of commitment encompasses both psychological attachment and behavioral intent. Rusbult (1983) asserts that these two types of commitment should covary with one another but not necessarily with satisfaction; that is, whether or not they are satisfied, students who report that they intend to continue to attend a particular college should also report feelings of attachment to that institution.

Following Rusbult and Farrell (1983), individuals should be more satisfied with their college to the extent that the good things they receive or experience (rewards) outnumber the bad things (costs). Commitment, however, is a more complex phenomenon and is not the same as satisfaction. Of course, greater satisfaction with one's college should lead to increased



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commitment. However, two additional variables are hypothesized to influence commitment levels: the quality of alternatives and the extent of investments. Individuals should be more committed to a college to the extent that they perceive few alternatives to their choice. These alternatives can be any other activity they might consider engaging in instead of attending their particular college. Thus, alternatives could mean attending a different college, joining the military, or seeking employment. Individuals should also be more committed to a college to the extent that they have invested numerous resources into their education such as time, money, and energy. Investments increase the cost of leaving a particular college. Thus, according to the investment model, a student's commitment to a particular college or university should increase to the extent that he or she is satisfied (experiences many rewards and few costs), has few or no good alternatives, and has invested many resources. This study tested this hypothesis in traditional-age and adult students.

Method

Study Participants and Procedure

Participants in the study were 204 adult (mean age = 37) students and 216 traditional-age students (mean age = 19.5) at a mid-sized private institution in the Northeast. The adult students were enrolled in a Saturday College program that serves students 24 years and older, who can complete a baccalaureate degree by attending Saturday classes. The traditional-age students were enrolled in the regular weekday classes at the university. Of the adult students, 77 were male and 127 were female. Of the traditional-age students, 83 were male and 133



were female. Students were approached in their classrooms by the researchers and asked to complete a questionnaire about their college experience.

Questionnaire

The questionnaire used in this study contained a comprehensive list of questions designed to measure all elements of the Investment Model as it pertains to commitment to one's college. Following Rusbult and Farrell (1981), constructs that might be difficult for students to interpret and respond to were simplified for participants in this way: (a) Respondents answered specific concrete items that were representative of the abstract concepts, and (b) respondents completed global or generalized items for each concept. Where possible, these global items were averaged to form a single global measure and used in the statistical analyses. The specific items that preceded the global items were included to help respondents understand and accurately answer the global items. All questionnaire items consisted of seven-point Likert scales.

Particular rewards and costs of attending a college were measured with 15 items (e.g., quality of teaching, pleasantness of surroundings, convenience of transportation). Low ratings for a specific item generally implies a cost (e.g., excellent teaching is a reward, while poor quality teaching is a cost). These 15 items were used to provide examples to the respondents so that they could respond to the global questions about rewards and costs more accurately. These global items for rewards included three items: "All things considered, to what extent are there good things associated with your university?" (1=no good things, 7=a great many good things); "The good things about your university can be called 'rewards'. To what extent



do you find your university to be rewarding?" (1=not at all rewarding, 7=very rewarding); "In general, does your university have more or fewer positive aspects than most students experience at other colleges or universities?" (1=has fewer than most, 7=has more than most). The global items for costs included three items: "All things considered, to what extent are there unpleasant things associated with your university?" (1=no unpleasant things, 7=a great many unpleasant things); "The bad things about your university can be called 'costs.' To what extent are there costs or hardships associated with your university?" (1=no 'costs' at all, 7=a great many 'costs'); "In general, does your university have more or fewer negative aspects than most students experience at other colleges or universities?" (1=has fewer than most, 7=has more than most).

Investments were assessed with 10 concrete (e.g., amount of time invested in attending the university, money donated to teams or clubs), and three global items. The global items were: "What you put into your education can be called an 'investment' (e.g., time spent studying, money donated, tuition paid). "All things considered, how much have you put into attending your university?" (1=nothing, 7=a great deal); "How does your 'investment,' or what you put into your university, compare with what most students have put into other colleges or universities?" (1=less than most people, 7=more than most people); "All things considered, to what extent are there activities, persons, or objects associated with your university that you would lose if you were to leave now?" (1=would lose a lot, 7=would lose nothing).

Alternatives to attending college were assessed with six concrete (e.g., awareness of other comparable college programs) and two global items. The global items were: "The ways



that you can spend your time other than attending your university can be called 'alternatives.' Generally speaking, how good are your 'alternatives' to attending your university?" (1=very poor, 7=excellent); "Generally speaking, how do your 'alternatives' compare to the university you attend?" (1=alternatives are much worse, 7=alternatives are much better).

Finally, commitment was measured globally with four items: "How attached are you to your university?" (1=not at all attached, 7=very attached); "How much longer would you like to attend your university?" (1=I'd like to leave very soon, 7=until I graduate); "How likely is it that you will withdraw from your university before you graduate?" (1=very likely, 7=not at all likely); "How committed are you to staying at your university until you graduate?" (1=not at all committed, 7=very committed).

Results

Reliability of Measures

The global items that assessed rewards, costs, investments, alternatives, and commitment were averaged separately for traditional-age and adult students. For traditional-age students coefficient alphas exceeded acceptable levels (Nunnally, 1978) for global rewards (.84), global costs (.71), global alternatives (.71), and commitment (.82). However, because the averaged global investments did not reach an acceptable level (.46), the individual global investment items were used instead of the averaged scores. For adult students coefficient alphas exceeded acceptable levels for global rewards (.82) and global alternatives (.71). However, because the averaged global costs (.65), global investments (.43), and commitment



(.44) did not reach acceptable levels, the individual global items for each variable were used instead of averaged scores.

Predicting Commitment

Multiple regression analyses were used to ascertain which of the global measures of rewards, costs, investments, and alternatives were significant predictors of commitment separately for traditional-age and adult students. For each group the multiple regression of commitment with the four predictor variables (i.e., rewards, costs, investments, and alternatives) was computed. Results will be discussed separately for traditional-age and adult students.

Traditional-age students. Contrary to expectations, neither costs, t(205)=1.34, p=.18, nor alternatives, t(205)=.92, p=.36, were significant predictors of commitment for traditional-age students. Significant predictors of commitment were rewards, t(205)=4.04, p<.01, investments of time and money, t(205)=3.07, p=.002, and investments represented by potential losses upon leaving, t(205)=2.08, p=.04. Global rewards resulted in an R^2 of .19; investments were entered as a set and accounted for an additional R^2 of .06, for a total R^2 of .25. Each increment was significant at p<.001. Thus, about 25% of the variation in commitment among traditional-age students is attributable to these two factors.

Adult students. Since the commitment composite (i.e., the average of all four commitment items) did not reach acceptable levels of reliability, one item was chosen to represent commitment (attachment to the university), based on its pattern of correlations with other investment model variables. That is, attachment to the university was positively



correlated with rewards, negatively correlated with costs, positively correlated with investments, and negatively correlated with alternatives. Contrary to expectations, costs did not significantly predict commitment for adult students, t(189)=1.12, p = .27. Significant predictors of commitment were rewards, t(189)=6.29, p < .001; investments represented by potential losses upon leaving, t(189)=3.69, p < .001; and alternatives, t(189)=1.99, p = .05. Global rewards accounted for an R² of .27; investments represented by potential losses upon leaving added an R² of .06; global alternatives added an R² of .02, for a total R² of .35. Each increment was significant at p < .01. Thus, about 35% of the variation in commitment among adult students is attributable to these three factors.

Discussion

This study used Rusbult's Investment Model to predict commitment in traditional-age and adult college students. Rusbult asserted that high levels of commitment would be associated with high levels of rewards, few costs, few or no acceptable alternatives, and a high degree of investment. Although we expected a similar pattern in our research, the results did not parallel our predications.

For traditional-age students, high levels of commitment were significantly predicted by high levels of perceived global rewards and two specific global investment items: perceived high levels of time and money invested in the university and the potential loss of many activities, persons, or objects if the respondent left the university before graduating. Contrary to our predictions, costs and alternatives did not inversely correlate with commitment levels. Thus, for traditional-age students attachment to their university and intention to graduate are



associated with receiving many good things (rewards), having invested time and money (investment), and potentially losing valued persons and activities (investment).

The pattern for adult students was somewhat different. High levels of commitment were significantly predicted by high levels of perceived global rewards, one specific global investment item: the potential loss of many activities, persons, or objects if the respondent left the university before graduating, and low levels of perceived acceptable alternatives.

Again, contrary to our predictions, costs did not inversely correlate with commitment levels Furthermore, commitment as a construct was very different for traditional-age and adult students. Unlike traditional-age students, for whom commitment was composed of attachment to their college and intention to graduate from that college, for adult students, commitment to their college consisted solely of attachment to their college, separate from intention to graduate. Thus, for adult students, the variables of the Investment Model do not predict intention to graduate, but they do predict attachment to a college. Commitment, or attachment to one's college, is associated with receiving many good things (rewards), potentially losing many valued persons and activities (investments), and perceiving few acceptable alternatives (alternatives).

These results suggest that although traditional-age and adult students perceive some aspects of college life similarly, other aspects are perceived quite differently. These perceptual differences between traditional-age and adult students are important for college administrators to address in order to develop and implement sound educational policy for the twenty-first century.



A key difference between the two groups lies in their definitions of commitment. Traditional-age students perceived commitment as both attachment to their university and as their intention to graduate. Three factors, rewards, potentially losing many valued persons and activities, and investments of time and money, predict commitment (attachment and intention to graduate) among traditional-age students. This means that increased attention toward the three predictor variables by policy makers could potentially increase the likelihood of graduation as well as attachment to the college. Once graduated, attachment to one's college could manifest as alumni contributions, which is an increasingly important source of revenue for colleges. For adult students three factors, rewards, potentially losing many valued persons and activities, and few perceived acceptable alternatives predicted commitment (attachment, but not the likelihood of graduation). This means that increased attention toward these three factors by policy makers could potentially increase adult students' attachment to their college, which may be related to future alumni support of the college.

For both traditional-age and adult students, rewards were a significant predictor of commitment. Therefore, educational policy makers should increase the absolute level or the salience of the rewarding aspects of college life. For example, administrators should provide opportunities for students to offer input about aspects of college life that can be made more rewarding, such as bookstore hours, career placement activities, and on-campus activities. Further, administrators need to communicate effectively about the rewarding aspects of their institution that might otherwise be overlooked. For example, students should be informed of



any awards or recognition accorded to their institution, including accreditation status, national rankings, and faculty accomplishments.

Interestingly, costs did not affect commitment for either traditional-age or adult students. While it would be premature to suggest that costs, or negative things about a college, have no relevance to commitment, administrators would be well-advised to focus on increasing rewards rather than on decreasing costs in order to increase student commitment. At the very least, these results suggest that rewards and costs are not two ends of a single continuum, but represent two different psychological dimensions. That is, a college could be high in rewards and high in costs, high in rewards and low in costs, low in rewards and high in costs, or low in both rewards and costs. This suggests that the notion of rewards and costs and their impact on student commitment should be explored more thoroughly in future research.

For both traditional-age and adult students investments significantly predicted commitment. For traditional-age students, two types of investment, time and money invested, and the potential loss of activities, persons, or objects, influenced commitment. For adult students only the potential loss of activities, persons, or objects affected commitment. Time and money invested can be considered material investments, whereas activities, persons and objects represent factors that help students to integrate socially into the college community. That traditional-age students were cognizant of their time and money investments and that adults students were aware of social integration factors is somewhat surprising given that previous research suggests that adult students are more aware of the time and money they are



exchanging for their education (Mercer, 1993; Spanard, 1990), and less influenced by social aspects of college life (Bean & Metzner, 1985). Our results suggest just the opposite: traditional-age students were influenced by investments of time and money and social integration factors, whereas adult students were influenced by social integration factors, but not by investments of time and money. One explanation for these counterintuitive findings lies in the changing nature of the life circumstances of all students in higher education. Unlike the stereotype of the full-time traditional-age student who only attends class, many of the traditional-age students in our sample work at least part-time to pay for their education. And, unlike the stereotype of adult students who must underwrite the entire cost of their education, many of the adult students in our sample have their education subsidized by their employer.

For educational policy makers, these results suggest that for both traditional-age and adult students opportunities to interact with peers, faculty, staff and administrators appear to be important to social integration. That is, administrators ought to provide structures and opportunities for students of all ages to assimilate into the college community through formal and informal activities. Traditional-age students are already provided with such opportunities. In the normal course of their day, traditional-age students can meet between classes and during the evening, can join clubs, and can interact with faculty after class and during office hours; social integration is an officially sanctioned part of their experience. However, adult students have fewer formally sanctioned opportunities to become integrated, since their education is often carried out "in the margins" of college life, including night and weekend classes with limited time to interact with peers and limited access to faculty. Our results argue



for flexible and innovative programs that accommodate the adult student rather than forcing the adult student to assimilate into a traditional program. For example, such programs might enroll only adult students, meet at times more convenient for adults, and encourage an adult-friendly atmosphere. Such programs would make peer interaction more accessible and comfortable and would provide a foundation for a social support network among adult students and between adult students and faculty.

Finally, for adult students, but not for traditional-age students, lack of available alternatives predicted commitment. The reason for this result may lie in traditional-age and adult students' differential awareness of alternatives to their current educational choice. Once traditional-age students have enrolled in college, awareness of their alternatives fades because they are surrounded by others who have made the same choice. If alternatives are not salient then those alternatives cannot exert influence on one's feelings of commitment. Adult students, however, are more aware of their alternatives for several reasons. First, adult education programs are relatively more rare, and hence, more salient (Tversky and Kahneman, 1973). Second, adult students are more likely to come into contact with friends and coworkers who are associated with adult education programs at competing institutions. Third, adult students generally limit their range of alternatives due to their restricted mobility; hence, they are likely to scrutinize more carefully that limited range of alternatives. How adult students view their alternatives determines how those alternatives influence their feelings of commitment. If students believe that the alternatives to their current educational program are of lower quality or are less desirable for any reason, then commitment to their chosen



institution will be stronger (Festinger, 1957). Therefore, administrators should highlight the value of attending that particular program relative to any other college program in the vicinity or to any other non-academic activity.

As we look to the 21st century, educational policies and practices must be responsive to the needs of an increasingly larger segment of adult students, while continuing to serve traditional-age students. Institutions of higher education cannot assume that the traditional "one size fits all" model will suffice to insure excellent educational experiences for all students. In a time when coileges and universities will face increasingly greater competition for students and resources, insuring a committed student and alumni population is crucial and will require an intimate knowledge of the individuals such institutions seek to serve.



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